

## **WARREN COUNTY BOARD OF SUPERVISORS**

**COMMITTEE:            SUPPORT SERVICES (*INSURANCE*)**

**DATE:                    OCTOBER 28, 2010**

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<b>COMMITTEE MEMBERS PRESENT:</b>	<b>OTHERS PRESENT:</b>
SUPERVISORS    TAYLOR	AMY CLUTE, SELF-INSURANCE ADMINISTRATOR
VANNESS	FREDERICK MONROE, CHAIRMAN OF THE BOARD
GIRARD	PAUL DUSEK, COUNTY ATTORNEY/ADMINISTRATOR
STRAINER	JOAN SADY, CLERK OF THE BOARD
STEC	KEVIN GERAGHTY, BUDGET OFFICER
LOEB	SUPERVISOR THOMAS
MCCOY	DON LEHMAN, <i>THE POST STAR</i>
	CHARLENE DiRESTA, SR. LEGISLATIVE OFFICE SPECIALIST

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Mr. Taylor called the meeting of the Support Services Committee to order at 11:03 a.m.

Motion was made by Mr. Strainer, seconded by Mr. McCoy and carried unanimously to approve the minutes of the previous meeting, subject to correction by the Clerk of the Board.

Privilege of the floor was extended to Amy Clute, Self-Insurance Administrator, who distributed copies of the agenda to the Committee members; *a copy of the agenda is on file with the minutes.*

Mrs. Clute requested to reject the low bidder for Excess Workers' Compensation and Employers Liability Specific Excess coverage, Triad Group, due to the proposal not meeting the specifications outlined in the RFP (Request for Proposal); and to award the contract to TD Insurance, as the next lowest bidder, to serve as Broker for coverage with Midwest Employers Casualty Company for Excess Workers' Compensation and with US Liability for Employers Liability Specific Excess coverage, for a term commencing January 1, 2011 and terminating December 31, 2013 with an option to extend the contract for an additional three-year term.

Mrs. Clute stated she had included a chart in the agenda packet which explained the results of the proposals. She said four proposals were received and although Triad Group was the lowest bidder, their proposal did not meet the specifications established by the RFP. She explained that Excess Workers' Compensation coverage was for occurrences that exceeded \$1 million. Mrs. Clute stated that she had called Triad Group to determine the details and discovered that they were offering a Cash Flow Policy which would cost more in the long run. She apprised under the County's current policy, a loss of \$1 million would cost the County \$1.6 million under the Cash Flow Policy. Of the proposals which met the specifications of the RFP, Mrs. Clute reported, TD Insurance was the lowest bidder. She advised the expiring premium was \$124,314 and the premium in the proposal from TD Insurance was \$122,931.

Pertaining to Employers Liability Specific Excess coverage, Mrs. Clute explained, this covered the County in the event of a third party lawsuit. As an example, Mrs. Clute said, if a Highway Department Employee was injured on a piece of equipment, the employee would have a Workers' Compensation claim with the County; however, she added, the employee who could not sue the County as their employer, could sue the manufacturer of the equipment. In this

situation, she continued, the coverage would protect the County against the equipment manufacturer if they in turn decided to file suit against the County. She said the expiring premium was \$21,711 and the premium in the proposal from TD Insurance was \$21,993.

Following a brief discussion, motion was made by Mr. Stec, seconded by Mr. Loeb and carried unanimously to reject the lowest bidder, Triad Group, due to the proposal not meeting the specifications outlined in the RFP and to award the contract to TD Insurance, as outlined. *A copy of the resolution request form is on file with the minutes and the necessary resolution was authorized for the November 19, 2010 Board meeting.*

As a result of awarding the contract to TD Insurance, Mrs. Clute said, it was necessary to request two additional resolutions, the first of which was a request to renew the agreement with Midwest Employers Casualty Company for Excess Workers' Compensation coverage for 2011 with a deposit premium amount not to exceed \$122,931 to be paid to TD Insurance as insurance broker.

Motion was made by Mr. VanNess, seconded by Mr. McCoy and carried unanimously to authorize the agreement with Midwest Employers Casualty Company, as outlined. *A copy of the resolution request form is on file with the minutes and the necessary resolution was authorized for the November 19, 2010 Board meeting.*

The second resolution request, Mrs. Clute advised, was to authorize an agreement with US Liability Company for Employers Liability Specific Excess Insurance coverage for 2011 in an amount not to exceed \$21,993 to be paid to TD Insurance as insurance broker.

Motion was made by Mr. VanNess, seconded by Mr. Strainer and carried unanimously to authorize the agreement with US Liability Company as outlined. *A copy of the resolution request form is on file with the minutes and the necessary resolution was authorized for the November 19, 2010 Board meeting.*

Mrs. Clute requested an MOU (Memorandum of Understanding) with the NYS (New York State) Workers' Compensation Board regarding electronic mailing of Workers' Compensation Board notices. She advised there had been an issue with not receiving the notices in a timely manner through the postal service. She said the Board offered electronic delivery of the notices and they were in the process of eliminating the need for the paper notices. The Board, she added, had requested an MOU stating that mailing of paper notices would be discontinued and all notices would be sent electronically.

Motion was made by Mr. Loeb, seconded by Mr. Girard and carried unanimously to authorize an MOU with the NYS Workers' Compensation Board as outlined. *A copy of the resolution request form is on file with the minutes and the necessary resolution was authorized for the November 19, 2010 Board meeting.*

Mrs. Clute requested Paul Dusek, County Attorney/Administrator, to explain the next request to the Committee members. Mr. Dusek explained that in 2010 when the County switched health insurance providers to CDPHP (Capital District Physician Health Plan) EPO (Exclusive Provider Organization) the plan had included a higher co-pay than had been negotiated with the Unions. Due to the higher co-pay, he continued, it had been necessary for the County to

contract with a third-party payer in order to reimburse employees the difference between the actual co-pays and the amount which had been negotiated with the Unions. He requested to authorize an agreement with EBS-RMSCO for HRA (Health Reimbursement Account) administration and to authorize the County Treasurer to establish an account for same in an amount not to exceed \$100,000.

Motion was made by Mr. VanNess, seconded by Mr. Stec and carried unanimously to authorize the agreement with EBS-RMSCO and to authorize the County Treasurer to establish an account, as outlined above. *A copy of the resolution request form is on file with the minutes and the necessary resolution was authorized for the November 19, 2010 Board meeting. (Subsequent to the meeting it was determined that due to time constraints, the aforementioned resolution would be presented at the November 5, 2010 Board meeting.)*

Mr. Dusek presented a request for a transfer of funds on behalf of the Office of the County Administrator in the amount of \$1,100 from Salaries-Regular (A.1011 110) with \$700 transferred to Office Equipment (A.1011 220) and \$400 transferred to Office Supplies (A.1011 410) to cover the cost of purchasing a new laptop computer and software for use by the Administrator. He explained his current computer was outdated and he wanted the new computer to be wireless so he could take it with him when attending meetings away from the Office.

Motion was made by Mr. VanNess, seconded by Mr. McCoy and carried unanimously to approve the request for a transfer of funds as outlined and to forward same to the Finance Committee. *A copy of the Request for Transfer of Funds form is on file with the minutes.*

As there was no further business to come before the Support Services Committee, on motion made by Mr. Loeb and seconded by Mr. McCoy, Mr. Taylor adjourned the meeting at 11:15 a.m.

Respectfully Submitted,  
Charlene DiResta, Sr. Legislative Office Specialist